

Out-of-court dispute resolution

The Bank participates in the dispute resolution scheme run by the consumer arbitration body “The German Private Banks’ Ombudsman” (www.bankenombudsmann.de). Consumers may have any disputes with the Bank resolved by the Ombudsman.

Where disputes concerning a payment services contract (Section 675f of the German Civil Code) are involved, customers who are not consumers also may request their resolution by the Ombudsman.

Further details are contained in the “Rules of Procedure for the Settlement of Customer Complaints in the German Private Commercial Banking Sector”, which are available on request or can be downloaded from the Internet at www.bankenverband.de.

Complaints should be addressed in text form (e.g. by letter, telefax or email) to the Customer Complaints Office at the Bundesverband deutscher Banken (Association of German Banks), Postfach (P.O. Box) 040307, 10062 Berlin; Fax: +49 (0)30 1663-3169; Email: ombudsmann@bdb.de.